

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	McCall, Carolyn	§	Case No. 08 B 14067
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/31/2008.

2) The plan was confirmed on 02/24/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 08/13/2010.

6) Number of months from filing or conversion to last payment: 25.

7) Number of months case was pending: 29.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$20,084.69.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,805.00
Less amount refunded to debtor	\$224.52

**NET RECEIPTS:** \$18,580.48

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,218.10
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,718.10

Attorney fees paid and disclosed by debtor \$1,274.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American General Finance	Secured	\$800.00	\$800.00	\$800.00	\$800.00	\$0
American General Finance	Secured	\$800.00	NA	NA	\$0	\$0
American General Finance	Secured	\$0	\$2,706.25	\$2,706.25	\$0	\$0
Indymac Bank	Secured	\$309,012.73	\$281,509.80	\$281,509.80	\$0	\$0
Indymac Bank	Secured	\$31,889.18	\$31,889.18	\$31,889.18	\$8,218.26	\$0
Wachovia Dealer Services	Secured	\$5,710.00	\$5,710.00	\$5,710.00	\$5,710.00	\$134.12
Capital One	Unsecured	\$1,268.00	\$823.70	\$823.70	\$0	\$0
Capital One	Unsecured	\$1,213.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,507.96	\$1,650.25	\$1,650.25	\$0	\$0
Capital One	Unsecured	\$3,454.11	\$3,990.38	\$3,990.38	\$0	\$0
Citgo Petroleum Corp	Unsecured	\$410.00	NA	NA	\$0	\$0
Citibank	Unsecured	\$7,430.00	NA	NA	\$0	\$0
Collect America	Unsecured	NA	\$2,336.39	\$2,336.39	\$0	\$0
DCFS Trust	Unsecured	\$17,927.95	\$17,927.95	\$17,927.95	\$0	\$0
ECast Settlement Corp	Unsecured	\$13,071.28	\$13,071.28	\$13,071.28	\$0	\$0
First Premier	Unsecured	\$373.00	NA	NA	\$0	\$0
Household Bank FSB	Unsecured	\$2,073.95	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Jefferson Capital Systems LLC	Unsecured	\$788.00	\$592.64	\$592.64	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$210.58	\$210.58	\$0	\$0
Macy's	Unsecured	\$323.95	NA	NA	\$0	\$0
Macys Retail Holdings Inc	Unsecured	NA	\$323.95	\$323.95	\$0	\$0
Maurides & Foley	Unsecured	\$397.01	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$799.00	NA	NA	\$0	\$0
Palisades Collection LLC	Unsecured	\$155.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,678.00	\$1,677.89	\$1,677.89	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$974.56	\$974.56	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$248.21	\$248.21	\$0	\$0
Wachovia Dealer Services	Unsecured	\$0.42	\$82.76	\$82.76	\$0	\$0
Zenith Acquisition	Unsecured	\$592.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$281,509.80	\$0	\$0
Mortgage Arrearage	\$32,689.18	\$9,018.26	\$0
Debt Secured by Vehicle	\$5,710.00	\$5,710.00	\$134.12
All Other Secured	\$2,706.25	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$322,615.23</b>	<b>\$14,728.26</b>	<b>\$134.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$43,910.54</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration \$3,718.10

Disbursements to Creditors \$14,862.38

**TOTAL DISBURSEMENTS:** \$18,580.48

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 26, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.